10-13-06

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Date of Deposit: October 12, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

BRINKS HOFER GILSON &LIONE

110	Dotont	Application	Carial

U.S. Patent Application Serial

No.: 10/727,303

U.S. Filing

Sir:

Date: December 2, 2003

For: SYSTEMS AND METHODS FOR

re Appin of: Paul Gallagher et al.

IMPLEMENTING PERSON-TO-PERSON

MONEY EXCHANGES

Attorney Docket No: 12729/102

Mail Stop After Final **Commissioner for Patents** P. O. Box 1450

Alexandria, VA 22313-1450

TRANSMITTAL

Group Art Unit: 3693

Examiner: Jason M. Borlinghaus

Attac	hed is/are:
\boxtimes	Response and Amendment
\boxtimes	Return Receipt Postcard
Fee c	alculation:
	No additional fee is required.
	Small Entity.
	An extension fee in an amount of \$ for a ()-month extension of time under 37 C.F.R. § 1.136(a).
	A petition or processing fee in an amount of \$ under 37 C.F.R. § 1.17().
	An additional filing fee has been calculated as shown below:

					Sma	Small Entity		Notas	mall Entity
	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate	Add'l Fee	or	Rate	Add'l Fee
Total	y .	Minus			x \$25=			x \$50=	
Indep.		Minus			x \$100=		<u> </u>	X \$200=	
First Presentation of Multiple Dep. Claim			+\$180=			+ \$360=			
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First Presentation of Multiple Dep. Claim		+\$180=		+ \$360=				
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A check in the amount of \$ to cover the	e filing fee.							
Please charge Deposit Account No. 23-1925 in the for this purpose.	he amount	of\$	A copy of	this Transmit	tal is enclos	sed		
Payment by credit card in the amount of \$ (Form PTO-2038 is attached).								
The Director is hereby authorized to charge payment of any additional filing fees required under 37 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (in extension fee required to ensure that this paper is timely filed), or to credit any overpayment Account No. 23-1925.								
	Respectfully submitted,							
	_							

October 12, 2006

Scott A. Timmerman (Reg. No. 55,678)

Date

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BHGL Ref. No. 12729/102 Yahoo! Ref No. Y00289US03

Jason M. Borlinghaus

3693

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RESPONSE AND AMENDMENT

Mail Stop After Final Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated July 12, 2006, please enter the following response and amendment: